

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Julio C. Gamarra

Case No.: 18-16894

Judge: SLM

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**

☐ Original

☒ Modified/Notice Required

Date: September 25,  
2018

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: JCG Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 225.00 Monthly to the Chapter 13 Trustee, starting on May 1, 2018 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
  - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	2,500.00
Gamarra, Yemico	Domestic support obligations	1.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SPECIALIZED LOAN SERVI	174 West Emerson Ave Rahway, NJ 07065 Union County	2,920.81	3.25	3,086.84	1,615.68

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES**

**the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ■ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ■ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ■ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation
- ☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: May 1, 2018.

Explain below **why** the plan is being modified:

The Plan is being modified to include mortgage arrearage to be paid through plan.

Explain below **how** the plan is being modified:

The Plan is being modified to include mortgage arrearage to be paid through plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 25, 2018

/s/ Julio C. Gamarra

Julio C. Gamarra

**Debtor**

Date: \_\_\_\_\_

**Joint Debtor**

Date: September 25, 2018

/s/ Russell L. Low

Russell L. Low 4745

**Attorney for the Debtor(s)**

**Certificate of Notice Page 7 of 8**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Julio C. Gamarra  
 Debtor

Case No. 18-16894-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Sep 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2018.

db  
 517441099 +Julio C. Gamarra, 174 West Emerson Ave, Rahway, NJ 07065-3147  
 517441101 +AA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 517441101 +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871  
 517441102 +AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999  
 517512032 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517441109 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 517441113 +CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559  
 517441117 +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
 517441121 +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
 517495746 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 517476093 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517441129 +MCYDSNB, PO BOX 8218, MASON, OH 45040-8218  
 517441130 #+PayPal credit, P.O Box 105658, Atlanta, GA 30348-5658  
 517441132 +SPECIALIZED LOAN SERVI, 8742 LUCENT BLVD, HIGHLANDS RANCH, CO 80129-2386  
 517441140 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 517441127 +Yemico Gamarra, 174 West Emerson Ave., Rahway, NJ 07065-3147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 27 2018 00:30:00 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 27 2018 00:29:56 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2018 00:33:01  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 517441105 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 27 2018 00:34:30 CAPITAL ONE,  
 15000 CAPITAL ONE DR, RICHMOND, VA 23238  
 517541435 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 27 2018 00:33:08  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517586110 +E-mail/Text: bncmail@w-legal.com Sep 27 2018 00:30:10 Comenity Capital Bank/Paypal Credit,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 517441126 +E-mail/Text: bknotice@ercbpo.com Sep 27 2018 00:30:05 ENHANCED RECOVERY CO L,  
 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412  
 517441128 +E-mail/Text: collections@jeffersonassociates.com Sep 27 2018 00:30:06 JEFFERSON ASSOCIATES,  
 3 CORAL ST, EDISON, NJ 08837-3242  
 517543087 +E-mail/Text: bankruptcydpt@mcmsg.com Sep 27 2018 00:29:56 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 517441131 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 27 2018 00:33:51  
 PORTFOLIO RECOVERY ASS, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952  
 517539633 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 27 2018 00:33:51  
 Portfolio Recovery Associates, LLC, C/O Dell Financial Services, LLC, POB 41067,  
 Norfolk VA 23541  
 517589614 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 27 2018 00:34:34  
 Portfolio Recovery Associates, LLC, c/o American Airlines, POB 41067, Norfolk VA 23541  
 517539637 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 27 2018 00:45:16  
 Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541  
 517557865 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 27 2018 00:33:11  
 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,  
 Norfolk VA 23541  
 517572848 E-mail/Text: bnc-quantum@quantum3group.com Sep 27 2018 00:29:49  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 517441133 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2018 00:34:22 SYNCB, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517441134 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2018 00:33:39 SYNCB/AMER EAGLE DC,  
 PO BOX 965005, ORLANDO, FL 32896-5005  
 517441135 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2018 00:33:01 SYNCB/BANANA REP, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517441136 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2018 00:34:22 SYNCB/GAP, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517441138 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2018 00:33:01 SYNCB/LOWES, PO BOX 965005,  
 ORLANDO, FL 32896-0001  
 517441139 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2018 00:33:40 SYNCB/PC RICHARD, PO BOX 965036,  
 ORLANDO, FL 32896-5036  
 517441858 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2018 00:33:01 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517570172 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 27 2018 00:33:17 Verizon,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 TOTAL: 23

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Sep 26, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517441104 CAP1/BSTBY  
517441100\* +AA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
517441103\* +AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999  
517441106\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517441107\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517441108\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517441110\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517441111\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517441112\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517441114\* +CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559  
517441115\* +CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559  
517441116\* +CIT BANK NA, 6900 BEATRICE DR, KALAMAZOO, MI 49009-9559  
517441118\* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
517441119\* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
517441120\* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
517441122\* +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517441123\* +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517441124\* +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517441125\* +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517441137\* +SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005

TOTALS: 1, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Debtor Julio C. Gamarra rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5